

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael M. Benedict
Anne L. Benedict
Debtors

Case No. 19-02897-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 309A

Page 1 of 2
Total Noticed: 22

Date Rcvd: Feb 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2020.

db/jdb +Michael M. Benedict, Anne L. Benedict, 20 Topaz Drive, Chambersburg, PA 17202-8660
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +Janet M. Spears, Aldridge Pite, LLP, 4375 Jutland Drive, San Diego, CA 92117-3600
aty +Keri P Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh,
Pittsburgh, PA 15219-1908
tr +Steven M. Carr (Trustee), Ream Carr Markey Woloshin & Hunter LLP, 119 East Market Street,
York, PA 17401-1221
5219381 +KML Law Group, P.C., Suite 5000 - BNY Mellon Ind. Ctr., 701 Market Street,
Philadelphia, PA 19106-1538
5245033 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
5219382 +Midfirst Bank, 999 N.W. Grand Boulevard, Suite 100, Oklahoma City, OK 73118-6051
5219384 +Orchard Bank, c/o Radius, PO Box 390846, Minneapolis, MN 55439-0846
5219385 +Prothonotary, Franklin County, 157 Lincoln Way East, Chambersburg, PA 17201-2233
5219386 Real Time Solutions, PO Box 840923, Dallas, TX 75284-0923
5219387 Sallie Mae Bank, c/o Allied Interstate LLC, PO Box 19084, Minneapolis, MN 55419-0084
5219388 +Schultheiss & Associates, 720 Norland Avenue, Chambersburg, PA 17201-4218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: aneuharth@neuharthlaw.com Feb 19 2020 19:23:21 Aaron John Neuharth,
Neuharth Law Offices, PO Box 359, Chambersburg, PA 17201
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOT.GOV Feb 19 2020 19:23:31 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5235445 E-mail/Text: ebn@carepayment.com Feb 19 2020 19:23:42 Carepayment, PO Box 2398,
Omaha, NE 68103-2398
5235767 +E-mail/Text: bankruptcy@cavps.com Feb 19 2020 19:23:36 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5219380 EDI: IRS.COM Feb 20 2020 00:23:00 Internal Revenue Service,
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
5252154 EDI: NAVIENTFKASMSERV.COM Feb 20 2020 00:23:00 Navient CFC c/o, Navient Solutions, LLC.,
PO BOX 9640, Wilkes-Barre, PA 18773-9640
5219383 E-mail/Text: BKRMailOps@weltman.com Feb 19 2020 19:23:34 Navient Credit Financial Corp,
c/o Weltman, Weinberg & Reis Co., PO Box 93596, Cleveland, OH 44101-5596
5239801 E-mail/Text: bkdepartment@rtresolutions.com Feb 19 2020 19:23:35
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150,
Dallas, Texas 75247-4029
5269968 E-mail/Text: bankruptcy@firstenergycorp.com Feb 19 2020 19:23:33 West Penn Power,
PO Box 3687, Akron, OH 44309-3687

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5243944* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2020 at the address(es) listed below:

Aaron John Neuharth on behalf of Debtor 1 Michael M. Benedict aneuharth@neuharthlaw.com,
smartin@neuharthlaw.com
Aaron John Neuharth on behalf of Debtor 2 Anne L. Benedict aneuharth@neuharthlaw.com,
smartin@neuharthlaw.com
James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Janet M. Spears on behalf of Creditor MIDFIRST BANK bkecfinbox@aldridgepite.com,
JSpears@ecf.courtdrive.com
Keri P Ebeck on behalf of Creditor Real Time Resolutions, Inc., as agent for The Bank of New
York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of CWHEQ Revolving
Home Equity Loan Trust, Series 2007-C kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Steven M. Carr (Trustee) stevecarr8@comcast.net, pa31@ecfcbis.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1:	Michael M. Benedict	Social Security number or ITIN:	xxx-xx-3075
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Anne L. Benedict	Social Security number or ITIN:	xxx-xx-3808
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 7/5/19
Case number:	1:19-bk-02897-HWV	Date case converted to chapter:	7 2/6/20

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael M. Benedict	Anne L. Benedict
2. All other names used in the last 8 years		
3. Address	20 Topaz Drive Chambersburg, PA 17201	20 Topaz Drive Chambersburg, PA 17201
4. Debtor's attorney Name and address	Aaron John Neuharth Neuharth Law Offices PO Box 359 Chambersburg, PA 17201	Contact phone 717 264-2939 Email: aneuharth@neuharthlaw.com
5. Bankruptcy trustee Name and address	Steven M. Carr (Trustee) Ream Carr Markey Woloshin & Hunter LLP 119 East Market Street York, PA 17401	Contact phone 717 843-8968 Email: stevecarr8@comcast.net

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 2/19/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 20, 2020 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Eugene C. Clarke, Jr. Community Center, 235 South Third Street, Lower Level, Room B1, Chambersburg, PA 17201
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 5/19/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

